

<i>SERFF Tracking Number:</i>	<i>SALA-126801406</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>SunAmerica Annuity and Life Assurance Company</i>	<i>State Tracking Number:</i>	<i>46789</i>
<i>Company Tracking Number:</i>	<i>ASE-6024 (8/10)</i>		
<i>TOI:</i>	<i>A02.1G Group Annuities - Deferred Non-Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.1G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Charitable Remainder Trust Endorsement</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: SunAmerica Annuity and Life Assurance Company

Product Name: Charitable Remainder Trust SERFF Tr Num: SALA-126801406 State: Arkansas
Endorsement

TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable SERFF Status: Closed-Approved-Closed State Tr Num: 46789

Sub-TOI: A02.1G.002 Flexible Premium Co Tr Num: ASE-6024 (8/10) State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird

Authors: Tina Smith, Aly Lopez Disposition Date: 09/17/2010
Date Submitted: 09/14/2010 Disposition Status: Approved-Closed

Implementation Date Requested: Implementation Date:
State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Authorized
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments: Domiciliary state, Arizona, exempts this filing per ARS 20-1110.F and R20-6-218.

Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Overall Rate Impact:	Group Market Type: Discretionary
Filing Status Changed: 09/17/2010	Explanation for Other Group Market Type:
	State Status Changed: 09/17/2010

Deemer Date:	Created By: Tina Smith
Submitted By: Aly Lopez	Corresponding Filing Tracking Number:

Filing Description:

The submitted endorsement is a new form and will not replace any form previously approved by your Department.

Charitable Remainder Trust (CRT) is a trust established pursuant to Section 664 of the Internal Revenue Code of 1986 as amended from time to time. This Endorsement will be used with annuity products that have been approved by your

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Company
Company Tracking Number: ASE-6024 (8/10)
TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium
Variable and Variable
Product Name: Charitable Remainder Trust Endorsement
Project Name/Number: /

Department if the CRT is the owner on the application.

Company and Contact

Filing Contact Information

Tina Smith, Contract Analyst III tsmith@sunamerica.com
1999 Ave of the Stars 800-871-2000 [Phone] 6209 [Ext]
37th Floor 310-772-6569 [FAX]
Los Angeles, CA 90067

Filing Company Information

SunAmerica Annuity and Life Assurance CoCode: 60941 State of Domicile: Arizona
Company
1999 Ave of the Stars Group Code: Company Type: Annuity
37th Floor Group Name: AIG State ID Number:
Los Angeles, CA 90067 FEIN Number: 86-0198983
(800) 871-2000 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
SunAmerica Annuity and Life Assurance Company	\$20.00	09/14/2010	39490071
SunAmerica Annuity and Life Assurance Company	\$30.00	09/15/2010	39524408

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/17/2010	09/17/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	09/15/2010	09/15/2010	Tina Smith	09/15/2010	09/15/2010

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	<i>Company</i>		
<i>Company Tracking Number:</i>	<i>ASE-6024 (8/10)</i>		
<i>TOI:</i>	<i>A02.1G Group Annuities - Deferred Non-</i>	<i>Sub-TOI:</i>	<i>A02.1G.002 Flexible Premium</i>
	<i>Variable and Variable</i>		
<i>Product Name:</i>	<i>Charitable Remainder Trust Endorsement</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 09/17/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Company

Company Tracking Number: ASE-6024 (8/10)

TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium

Variable and Variable

Product Name: Charitable Remainder Trust Endorsement

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Charitable Remainder Trust Endorsement		Yes

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Variable and Variable
Product Name: Charitable Remainder Trust Endorsement
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/15/2010
Submitted Date 09/15/2010
Respond By Date 10/15/2010

Dear Tina Smith,

This will acknowledge receipt of the captioned filing.

Objection 1

- Flesch Certification (Supporting Document)
- Application (Supporting Document)
- Life & Annuity - Acturial Memo (Supporting Document)
- Charitable Remainder Trust Endorsement, ASE-6024 (8/10) (Form)

Comment: Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$30.00 is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

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Product Name: Charitable Remainder Trust Endorsement
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/15/2010
Submitted Date 09/15/2010

Dear Linda Bird,

Comments:

Additional filing fee

Response 1

Comments: Thank you for bringing the revised filing fee to our attention. I have added the additional filing fee of \$30.00 through the EFT to bring it up to \$50.00.

Related Objection 1

Comment:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$30.00 is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Again, thank you for your review.

Sincerely,

Aly Lopez, Tina Smith

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Form Schedule

Lead Form Number: ASE-6024 (8/10)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ASE-6024 (8/10)	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Charitable Remainder Trust Endorsement	Initial		50.700	ASE-6024 (8-10) CRT Endorsement. pdf

ENDORSEMENT

CHARITABLE REMAINDER TRUST

Notwithstanding any provision in the Contract or Certificate ("Contract") to the contrary, this Endorsement becomes a part of the Contract to which it is attached. Should any provision in this Endorsement conflict with the Contract, the provisions of this Endorsement will prevail.

The following terms are added to the **DEFINITIONS** section of your Contract. The definitions below apply to your Contract which has been purchased by a Charitable Remainder Trust that names an Annuitant or Joint Annuitants in the Deferred Variable Annuity Application/Enrollment Form ("Application").

Annuitant means both Joint Annuitants if Joint Annuitants have been named on the Application. The definition of the Annuitant is as otherwise set forth in the Contract.

Beneficiary is the Charitable Remainder Trust.

Charitable Remainder Trust ("CRT") is a CRT established pursuant to Section 664 of the Internal Revenue Code of 1986 as amended from time to time. The CRT **must** be named as the Owner/Participant ("Owner") on the Application.

Notwithstanding any Beneficiary(ies) designated in the Application, the Beneficiary of this Contract is the CRT designated as the Owner on the Application.

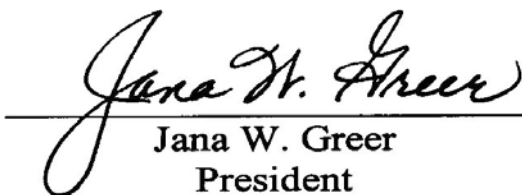
Upon receipt of Due Proof of Death of a Joint Annuitant (if the Application names Joint Annuitants), the surviving Annuitant shall become the sole Annuitant and no death benefit shall be payable. If there is no surviving Joint Annuitant, the death benefit will be as provided under the **DEATH PROVISIONS** in the Contract.

Signed for the Company to be effective as of the Contract Date.

SUNAMERICA ANNUITY AND LIFE ASSURANCE COMPANY



Mallery L. Reznik
Senior Vice President



Jana W. Greer
President

For Inquiries Call [1-800-445-7862]

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	
Comments:		
Attachments:		
AR CERT.pdf		
AR CERT Reg 19.pdf		

**SUNAMERICA ANNUITY AND LIFE ASSURANCE COMPANY
1 SUNAMERICA CENTER
LOS ANGELES, CALIFORNIA 90067-6022**

Certification of Compliance

SUNAMERICA ANNUITY AND LIFE ASSURANCE COMPANY does hereby certify that the following listed form(s):

ASE-6024 (8/10) Endorsement

Do comply with all Sections of the **Arkansas** Insurance Code and regulations applicable to such insurance policies and related forms, and will be so construed. We also certify that we are in compliance with Rule and Regulation 6 regarding Variable Annuity Contracts.

9.7.2010
Date



Mallory L. Reznik
Senior Vice President

**SUNAMERICA ANNUITY AND LIFE ASSURANCE COMPANY
1 SUNAMERICA CENTER
LOS ANGELES, CALIFORNIA 90067-6022**

Certification of Compliance

SUNAMERICA ANNUITY AND LIFE ASSURANCE COMPANY does hereby certify that the following listed form(s):

ASE-6024 (8/10)

Do comply with all Sections of the **Arkansas** Insurance Code and regulations applicable to such insurance policies and related forms, and will be so construed. We also certify that we are in compliance with Rule and Regulation 19 (2nd Revision) regarding Unfair Sex Discrimination in the Sale of Insurance.

9.7.10
Date


Mallery L. Reznik
Senior Vice President